

UNEMPLOYMENT OPTIONS FOR HOME SERVICE BUSINESS OWNERS



WHAT: The CARES Act adds a weekly benefit of \$600 to unemployment benefits otherwise paid by the state

WHO: Per this new mandate, an employee can receive benefits if:

- An employer temporarily ceases operations during the outbreak
- If an individual is quarantined through illness or risk of exposure
- If an individual is taking care of a sick family member

COMMONLY ASKED QUESTIONS FOR OWNERS

My employees are asking if they are working but fewer hours, will they get compensated?

- Depending on your state, they can qualify for partial unemployment benefits in addition to the \$600.

Several of my employees are on sick leave. Can they still apply for unemployment?

- According to the US Department of Labor, unemployment benefits are only applicable if an individual is not receiving paid sick leave.

As an LLC with no employees, what is my ability to receive unemployment and what do I need when I apply?

- You can apply for unemployment benefits if you report self-employed LLC income.

Can you apply for unemployment if you're the business owner?

- If you are reporting self-employed LLC income you can apply for unemployment.

What if you have independent contractors and not employees?

- Independent contractors and self-employed individuals will now generally be eligible to apply for unemployment assistance (plus the \$600 addition).

We offer our employees the option not to go to work but said they choose to work because they need money. What is the best course of action here?

- You can let them know they have the option to apply for unemployment benefits if they are unemployed or partially unemployed because their work can't operate due to COVID-19; they are quarantined with the expectation of returning to work after the quarantine is over; or leaves employment due to a risk of exposure or infection or to care for a family member.

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